

IN THE UNITED STATES BANKRUPTCY COURT FOR THE WESTERN DISTRICT
OF PENNSYLVANIA

In Re:)
) BANKRUPTCY NO. 19-20118-GLT
MICHAL J. GHAFOOR,)
) CHAPTER 13
Debtor.)

CREDIT COUNSELING CERTIFICATION

Attached hereto is the Credit Counseling Certification for Debtor Michal J. Ghafoor.

Declaration Under Penalty of Perjury by Individual Debtor

I declare under penalty of perjury that I have read the within pleading, and that it is true and correct to the best of my knowledge, information, and belief.

Dated: February 15, 2019 Signature: /s/ Michal J. Ghafoor
MICHAL J. GHAFOOR,
Debtor

Dated: February 15, 2019 GLENN R. BARTIFAY, ESQUIRE
Pa. Id. No. 68763
Attorney for Debtor

BARTIFAY LAW OFFICES, P.C.
3134 Lillian Ave., First Floor
Murrysville, PA 15668
(412) 824-4011
gbartifay@bartifaylaw.com

Certificate Number: 15557-PAW-CC-032129608



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CERTIFICATE OF COUNSELING

I CERTIFY that on January 8, 2019, at 2:49 o'clock PM EST, Michal Ghafoor received from Urgent Credit Counseling, Inc., an agency approved pursuant to 11 U.S.C. § 111 to provide credit counseling in the Western District of Pennsylvania, an individual [or group] briefing that complied with the provisions of 11 U.S.C. §§ 109(h) and 111.

A debt repayment plan was not prepared. If a debt repayment plan was prepared, a copy of the debt repayment plan is attached to this certificate.

This counseling session was conducted by internet.

Date: January 8, 2019 By: /s/Elizabeth Venegas

Name: Elizabeth Venegas

Title: Counselor

* Individuals who wish to file a bankruptcy case under title 11 of the United States Bankruptcy Code are required to file with the United States Bankruptcy Court a completed certificate of counseling from the nonprofit budget and credit counseling agency that provided the individual the counseling services and a copy of the debt repayment plan, if any, developed through the credit counseling agency. *See* 11 U.S.C. §§ 109(h) and 521(b).